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ABSTRACT

During the farm crisis of the 1980s, many midwestern farm families suffered financial distress, but by 1989 an uneven financial recovery was under way. This report summarizes data collected from 230 Nebraska farm operators (a 23% response rate) and 222 spouses (a 22% response rate) as part of a large survey conducted in 12 North Central states. The purpose of the survey was to identify farm families' adaptation pattern, information and educational needs, and opinions on rural development. Operators had an average age of 50.5 years; about a third of operators and half of spouses had some postsecondary education. In 1988, 5% of respondents had negative net family income, while 40% had incomes in the range of $20,000-$39,999. Most respondents believed that, over the last 5 years, their own financial condition had improved and that local services, facilities, economic conditions, and quality of life factors had improved or stayed about the same. During times of financial need, 39-58% postponed major purchases, changed transportation patterns, cut back on charitable contributions, and used savings for living expenses; 27% decreased saving for their children's education. About 22% of farmers and 37% of spouses worked off the farm; 14% had participated in vocational education or retraining, but most thought it was not helpful. Highly rated information and training needs were concerned with marketing skills, understanding government assistance, and bookkeeping and financial records. Spouses were highly involved in farm operations and decisionmaking, and experienced considerable stress related to farming risks and balancing work and family responsibilities. This report contains 15 data tables. (SV)

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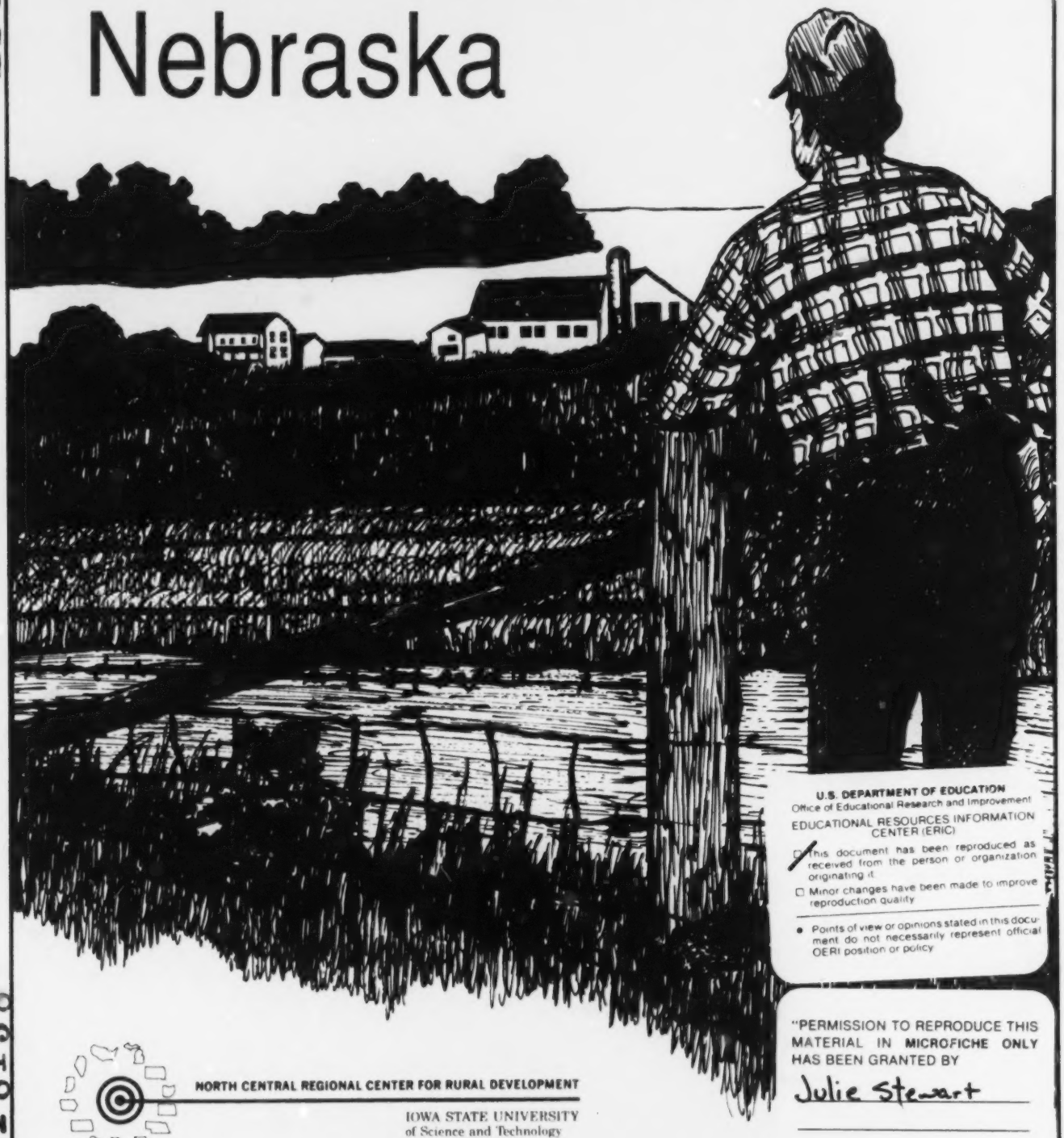
Farm Family Adaptations to Severe Economic Distress:

Nebraska



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Farm Family Adaptations to Severe Economic Distress: Nebraska

Results of the 1989 Regional Farm Survey

Bruce B. Johnson

August 1990

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Preface

The 1980s brought much change to rural America. Profound changes occurred in farming. As new technology was adopted, farm numbers continued to decline and many farm families found themselves struggling against low commodity prices. In addition, financial distress gripped many farm families. As interest rates soared, farm assets declined and farm incomes plummeted. The farm crisis during the 1980s was undoubtedly one of the darkest moments in the history of the Midwest.

However, as the 1980s drew to a close, many farm families' financial positions improved and much of rural America experienced a recovery. As a result of the differential impact of the farm crisis and the uneven financial recovery, this study of farm families was undertaken as a way to assess the socioeconomic status of farm families in the Midwest.

Financial support for the project was provided by the North Central Regional Center for Rural Development as part of the regional research project NC-184. Cooperating in the study were the land-grant universities and the Agricultural Statistics Services in each of the North Central states. The data collection was conducted through a cooperative agreement between Iowa State University and the Iowa Department of Agriculture and Land Stewardship, Agricultural Statistics Service. The primary objective of the study was to assess the socioeconomic conditions of farm families in the region and provide an overview of needed research and extension activities to assist farm families.

The authors wish to acknowledge the valuable technical assistance provided by Julie Stewart and Kristi Hetland of the North Central Regional Center for Rural Development. Jacqueline Fellows, department of sociology, Iowa State University, provided much assistance in the data management and analysis.

Results of the 1989 Regional Farm Survey: Nebraska

by Bruce B. Johnson

This report summarizes data collected from a sample of Nebraska farm families as part of a larger study conducted by the 12 North Central states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, North Dakota, South Dakota and Wisconsin. The survey was conducted through the cooperation of the University of Nebraska-Lincoln and the Nebraska Agricultural Statistical Service, with funding from the North Central Regional Center for Rural Development.

The purposes of the survey were to:

- Identify what adjustments farm families made during the 1980s in response to the farm crisis.
- Identify information and educational needs of farm families.
- Assess farm families' opinions about several important agricultural and rural development issues.

Methodology

In February 1989, a statewide random sample of 1,000 farm operators and spouses was contacted. A packet of two questionnaires was sent--one for the farm operator and the other for the spouse. One set of questions was answered by both the operator and the spouse; other questions were answered only by the operator or only by the spouse. Response was encouraged by a second mailing to nonrespondents.

There were 230 operator surveys returned for a response rate of 23 percent; and 222 spouse surveys returned for a response rate of 22 percent. Of the total, 222, or 96 percent, were matched questionnaires for both the operator and the spouse.

Results

The average age of operators in the survey, 50.5 years, compares closely with operator age reported in the 1987 Census of Agriculture (Table 1). Spouses on average were slightly younger. By age grouping, more than one-half the operators were over 50 years of age, but less than 12 percent were over 65.

As for education, more than one-half of the operators had attended high school and more than one-third had gone on for post-secondary education. The educational level of the spouses was somewhat higher, with about one-half of them reporting formal, post-secondary education.

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Farm family households derive income from a variety of sources, including both farm and nonfarm sources. When asked to identify their total net family income in 1988 by size category, about 5 percent of the operators reported a net loss. While mean income could not be calculated, about 40 percent of the respondents placed their total 1988 net family income in the $20,000 to $40,000 range. Nearly 30 percent reported income levels of less than $20,000 for 1988, while another 30 percent had combined family income exceeding $40,000.

Data configurations precluded analyzing the farm acreage size distribution of survey respondents. However, based upon the 1987 Census of Agriculture, average acreage size of Nebraska farming units was nearly 750 acres (Table 2). One-third of the farming units were reportedly less than 180 acres in size (including both owned and rented land). Reflecting the substantial presence of ranching operations in Nebraska, more than 17 percent of the total farm units were in excess of 1,000 acres.

Using gross farm sales as another measure of size, the majority of survey respondents (64 percent) reported annual gross sales in excess of $100,000. This was in considerable contrast to the Census of Agriculture distribution that identified a high population of farm units with very modest levels of annual sales. Thus, it is apparent that respondents to this survey are more reflective of the commercial farming segment than that of the total Census of Agriculture population.

Community and Economic Conditions

Farm operator respondents were asked to evaluate their local services, facilities and economic conditions as to whether they had improved, gotten worse or stayed the same over the last five years. Their responses are reported in Table 3 and ranked by incidence of improvement. Slightly more than one-half of the respondents (51 percent) believed their own farm's financial condition had improved. A substantial number also believed that farming in general in their area had experienced improved financial conditions, as had that of area lenders. Relative to the percentage of respondents that believed these elements had worsened, there was clearly a more positive perception of the financial situation of agricultural producers and their lenders. Dramatically higher farm income levels since 1985 and an agricultural land market that had bottomed out and was beginning to rebound, obviously were contributing to this attitude.

That perceived improvement, however, did not hold for the other dimensions of their local economy. Respondents were essentially equally divided between the "improved" and "gotten worse" opinion classes for the local agribusiness firms and general shopping facilities. The view regarding job opportunities was decidedly weighted toward the pessimistic, with those who believed it had worsened outnumbering those who saw improvement by considerably more than two to one.

As for other factors associated with various goods and services, the majority responded that conditions had remained the same over the last five years. Such elements as quality of schools, health care services, and police and fire protection do not usually change rapidly, but rather slowly and often subtly over time. A discernible difference may not be evident for a decade or more. Therefore, this type of response seems reasonable.

Quality of Life

Both the operators and the spouses were asked on their separate questionnaires for their opinion about various aspects of quality of life in their community (Table 4). It should be noted that these are not matched operators and spouses, but instead are the total responses of all the operators and all the spouses. In most instances, the opinions of both groups were quite similar.

As noted earlier, the majority had experienced improvement in their family finances and this ranked the highest among the various factors. It should be noted, however, that about one out of every six farm family households perceived further financial deterioration over the last five years during a period when farm income was often at record or near-record levels for Nebraska's farming sector. Clearly, the general financial improvement has not been equally shared across the state's farm population.

More than 40 percent of the respondents believed their family's quality of life had improved over the time period, about the same proportion of those believed it had remained the same. Only a small percentage, 14.5 percent of the operators and 11.3 percent of the spouses, believed there had been a deterioration of quality of life for their family.

Looking ahead in the next five years the farm operator respondents were about equally divided among the three responses regarding the future farm economy. The spouse group was generally similar, although somewhat less optimistic. In turn, their perceived likelihood that they would continue to farm for the next five years had either remained unchanged or even improved. A lower likelihood of continuing farming was reported by only about one out of 10 respondents.

The overwhelming majority of respondents believed their own financial situation was at least as good as, if not better than, that of other farmers in their area. Correspondingly, very few reported a deteriorating satisfaction with farming. In fact, more than one-third of the operators and nearly one-third of the spouses saw improvement in their satisfaction with farming over the previous five years.

A series of questions was asked referring to aspects of neighboring and shared experiences with other community members. The majority reported no change over the last years. However, when change was reported about neighboring and mutual support, those who saw deterioration outnumbered those who saw improvement by about three to one. This would infer that the farm financial crisis of the mid-1980s did not invoke a new sense of community and mutual support, but possibly even added to further demise of these aspects.

Farm Family Adjustments

How have farm families adjusted to the financially-stressful times of the mid-1980s? Farm operators were asked to indicate adjustments they had made in the last five years to respond to the crisis, and their responses are ranked by frequency with which they were reported in Table 5. More than one-half reported postponing major household purchases. About 40 percent reported they changed transportation patterns, reduced charitable contributions, or used savings for living

expenses. About three out of eight surveyed reported they had made changes in food purchases and eating habits, and that the spouse took off-farm employment.

Various other steps were taken with some frequency to reduce expenditures in the short run including: lower utility usage, cancellation or reduction of insurance coverage, and reduced allocations to education for family members. Other adjustments made to improve revenue were: farm operator taking an off-farm job, selling assets, and borrowing money from relatives and friends.

Clearly many farm families were, out of necessity, resourceful to cope in the short-run with income shortfalls and debt servicing obligations. Many of the steps taken, however, were not without potential long-run consequences that could be counterproductive. For example, a family forced to cancel insurance faces increasing risk of major economic catastrophe. Likewise, educational plans that are postponed or even terminated may well represent lost opportunity for farm family members. Thus, the critical question is how long many of these adjustments can be made before these steps jeopardize family well-being--either directly or indirectly through greater stress.

When operators or spouses took off-farm employment, the time commitment was generally substantial (Table 6). Hours per week worked by operators at off-farm employment averaged 34 hours, with nearly one-half of these operators working off the farm essentially full time (40 or more hours per week). Spouses worked slightly fewer hours off the farm; although they still averaged more than 30 hours per week.

The majority of operators reported hours worked on the farm had remained the same (61 percent). Fifteen percent of operators had increased hours worked on the farm, while 24 percent had decreased the amount of hours (Table 7). Percent of family labor on farm had remained the same for 66 percent of respondents, and increased for 18 percent. Thirty-six percent of operators reported an increase in total acres operated, while 19 percent reported a decrease. Just under one-half of operators reported no change.

Risk Reduction Behaviors

Farming is a high-risk industry in which the operator has little or no control over major factors that can determine financial success or failure. Moreover, events of the 1970s and 1980s suggest even greater price and cost fluctuations that could compound the risk exposure of the producer. Still farm operators can and do make a variety of adjustments to reduce risk.

Survey respondents were asked to indicate adjustments they had made in the last five years to respond to risk. Their responses are presented in Table 8 and ranked by order of frequency. Expected changes by 1993 were also reported.

An overwhelming majority (90 percent) reported paying closer attention to marketing decisions as a risk reduction strategy. Postponement of major farm purchases, more deliberate financial record keeping, and reduction of both long- and short-term debt were also reported frequently. More than one-half had increased use of crop insurance. More than 40 percent took

steps to reduce risk and financial vulnerability by sharing labor or machinery with neighbors, or by diversifying their farm by raising livestock. A variety of other adjustments were also made, but at a lower frequency.

Looking to the years ahead, respondents anticipated similar adjustment sets to reduce risk. Marketing will continue to receive increasing attention, as will financial record keeping and debt reduction strategies.

Participation in Government Programs

A variety of government programs exist to aid farmers. Respondents were asked whether they participated in these programs and the level of help the program offered. The various programs were ranked in Table 9 by the percentage of operators that reported the program being "a lot of help" to them.

Ninety percent of the operators reported participating in the federal farm commodity programs. Of the total respondents, nearly one-half (48.7 percent) considered them to be a lot of help and another 36.8 percent saw them as being of some help. Those who saw no benefit or did not participate and saw no need, were only a small minority.

For the vast array of other federal and state sponsored programs, the farmer participation rate was much lower. In most cases, respondents believed they did not need to participate. The appropriate reporting that a program was "no help" may have been misunderstood by some respondents. It appears that some responded in this manner to express their general disapproval with these government programs and not because they had directly participated and failed to be helped. Thus, the percentages reported in the "no help" column of Table 9 may be overstated somewhat.

Information and Training Needs

As noted earlier, the perceived likelihood of families remaining in farming for at least another five years was quite high. Given their expected continuation, what information and training did farmers see themselves needing? Their responses to that question were deemed important in developing future educational programs. The operators' responses are presented in Table 10, and ordered based on the percentage rating the topic a "very high need."

Marketing skills ranked at the top in terms of very high need, followed by understanding government assistance (programs) and bookkeeping and financial (records) systems. However, several other elements were also important, as indicated by a high percentage of respondents indicating at least a moderate need. Among these were: reducing production costs through low-input farming methods, using new technologies as they become available, using appropriate conservation techniques, and using new machines and chemical inputs to increase production. Farm level enterprise diversification and information regarding on-farm processing of products were ranked at the bottom.

Spouses' Involvement in Farm Operation

The farm spouses, almost all of whom were female, were asked about the kinds of work they did and the changes in the time devoted to these tasks over the past five years. As would be expected, their responses generally indicated considerable involvement in the farm operation in addition to homemaking tasks (Table 11). Virtually all (98 percent) performed homemaking duties, while 60 percent worked at an off-farm job at least sometime during the year. Gardening and livestock enterprises for family consumption were also major responsibilities of the spouse.

Regarding the farm business, the majority of spouses (58 percent) reportedly were always involved in bookkeeping and farm record maintenance, with another 26 percent involved in this activity at least some of the time. In addition, running farm errands was almost universally done by spouses: the majority were involved with livestock care as well as field work; but, those responsibilities were not usually on a continual basis.

As for time spent at the various activities and tasks, most spouses believed it had stayed about the same over the past five years. However, three out of eight did report more time spent at bookkeeping and farm record maintenance, perhaps reflecting greater management emphasis in production agriculture in recent years. More than one-fourth of the spouses reported their time devoted to an off-farm job had also increased during the past five years. As noted earlier, the off-farm employment route was a common adjustment made by farm family members during periods of financial stress.

Family Decision-Making Behavior

How involved are spouses in decision-making? Very few make major decisions independently (Table 12). More likely, they are jointly involved with their spouse or someone else in making major decisions regarding the farm business or the household. A high proportion of spouses who responded to this survey indicated a mutual decision process with their spouses on matters relating to major household appliances and the purchase, sale or rental of land. More than one-half indicated they were also involved in decisions about major farm equipment purchases. Their heavy involvement in the financial record keeping duties of the farm business as well as the common practice for married couples to hold real estate in joint tenancy, no doubt leads to these decision patterns.

As for the more direct day-to-day farm management decisions regarding production, marketing and enterprise selection, the spouse was less involved. Still, the incidence of joint decision-making was substantial.

Pressures Experienced by Spouses

Production agriculture is a high-stress industry. Financial security is often precluded by a complex set of unknowns. Moreover, the many responsibilities carried by farm spouses can and do lead to a compounding of stress. It would appear the financial turmoil in agriculture in the mid-1980s only exacerbated the stress level for many, if not most, farm households.

In this survey, the spouses of farm operators were asked how often they experienced various stressful situations. Their responses are reported in Table 13, ranked by the incidence of occurrence on a daily basis.

The most common was the lack of control over weather and commodity prices. More than 85 percent of the spouses reportedly experienced this kind of stress at least occasionally and more than one-third experienced this on a daily basis. Of nearly similar magnitude were the problems associated with balancing work and family responsibilities. More than one-half reported this was an occasional pressure, and nearly one-fourth of the spouses saw it as a daily tension. Considering the fact that many spouses were simultaneously homemaker and parent, business partner and off-farm employee, this tension level comes as no surprise.

Indebtedness and debt servicing demands also were mentioned by a majority of the spouses as creating at least some occasional stress. As noted earlier in Table 4, the apparent improvement in their farm's financial situation since the mid 1980s has, no doubt, reduced some of these debt-related pressures for many farm family units. However, the fact that one in six spouses still reported daily stress from financial indebtedness should not be overlooked.

The changing nature of government policies is at least occasionally stressful to a majority of spouses, in part a reflection of the heavy involvement of government in today's agricultural production. The close alignment of farm-level income and decision-making to ever-changing farm commodity programs and regulatory policy certainly could certainly have led to an element of uncertainty--and anxiety--for farm family households.

On the positive side, the majority of spouses (54 percent) reported they almost always received sufficient support from their spouse and nearly one-third (32 percent) almost never experienced conflict with their spouse. Clearly, strong mutual support between spouses was the rule rather than the exception and, no doubt, helped farm family units deal with the many stresses of external forces.

Coping Strategies Used by Farm Spouses

The farm spouses were asked about the various coping strategies they themselves used to deal with life's pressures and the relative frequency of use. The most frequent response was participation in church activities (Table 14). This strategy could be perceived as being both a preventative measure against undue stress as well as a remedial one when excessive stress does occur.

With relatively high frequency, most of the spouses said they would remind themselves of the good sides to farming or focus on others with more problems. About one-half used either "a great deal" or "quite a bit" the following strategies: "put up with a lot as long as I can make a living from farming;" "tell myself that success in farming is not the only important thing in life;" and "make a plan of action and follow it." It should be noted that of all these coping strategies used with some frequency by at least one-half of the spouses, only the last one represents an active, take control approach to stress management.

Also noteworthy of this array of responses regarding stress coping strategies, is the relatively low incidence of strategies where outside assistance or counseling was sought. Apparently, either farm spouses did not experience the degree of stress where they feel the need to seek outside help or they resolved not to share their problems with others.

Participation in Farm and Local Organizations

Organization membership can be an effective arm of support and socialization. It can also be the means by which mutual objectives can be achieved.

When asked about their membership affiliations, farm operators and their spouses reported membership to a wide range of organizations (Table 15). However, the incidence of membership was relatively low. Most operators reported never being a member of any of the major recognized farm organizations or commodity groups. Less than 40 percent were currently a farm organization member and less than 20 percent currently had membership affiliation with a commodity association. The incidence of spouse membership in the women's branches of these groups was very low.

At the local level, the large majority of farm operators and their spouses reported they were not members of any local governing board such as school board or town council. If there was any local affiliation, it more frequently occurred with a farm supply cooperative.

Table 1. Comparison of respondents' personal characteristics to personal characteristics of total farm population in Nebraska

Personal characteristics	Sample of operators	Sample of spouses	Farm population[a]
Average age, years	50.5	48.7	49.4
	Percent		
Under 25	0.4	0.5	3.5
25-34	11.0	14.0	17.3
35-44	21.9	20.8	19.4
45-49	11.9	14.0	9.0
50-54	11.8	15.0	9.9
55-59	15.4	16.4	11.2
60-64	16.2	11.6	11.8
65-69	7.9	5.8	7.9
70 +	3.5	1.9	10.0
Average years of education	12.6	13.2	N/A
	Percent		
1-8	8.8	3.4	N/A
9-12	53.8	47.2	N/A
13-16	34.0	45.2	N/A
17 +	3.4	4.2	N/A
Net family income	Percent		
Loss	4.9		N/A
$1-$9,999	6.4		N/A
$10,000-$19,999	18.6		N/A
$20,000-$29,999	22.7		N/A
$30,000-$39,999	17.3		N/A
$40,000-$49,999	10.5		N/A
$50,000-$59,999	5.9		N/A
$60,000-$69,999	5.5		N/A
Over $70,000	8.2		N/A

[a] 1987 Census of Agriculture, Nebraska Report

Table 2. Comparison of respondents' farm characteristics to farm characteristics of total farm population in Nebraska

Farm characteristics	Sample of operators	Nebraska farm operators population*
Average farm size, acres	1,045	749
	Percent	
1 to 9	3.5	8.4
10 to 49	0.8	7.1
50 to 179	5.3	18.4
180 to 499	25.2	28.7
500 to 999	30.9	20.1
1,000 +	34.3	17.3
Gross farm sales	Percent	
Less than $10,000	1.8	22.5
$10,000 to $39,999	9.5	29.8
$40,000 to $99,999	24.8	24.7
$100,000 to $249,999	40.5	16.8
$250,000 to $499,999	18.0	4.1
$500,000 or more	5.4	2.1

* 1987 Census of Agriculture, Nebraska Report

Table 3. Farm operators' opinions on changes in local services, facilities and economic conditions

Category	Improved	Remained the same	Gotten worse	Uncertain	Not available	Number of respondents
			Percent			
Farm's financial condition	51.3	31.4	17.3	0.0	0.0	226
Current financial condition of farmers	41.7	23.2	30.7	4.4	0.0	228
Current financial condition of area lenders	37.6	34.1	18.6	9.3	0.4	226
Current financial condition of area agribusiness firms	31.3	28.6	33.5	5.3	1.3	227
Shopping facilities	28.2	40.1	30.8	0.4	0.4	227
Adult education opportunities	26.8	62.3	6.6	3.5	0.9	228
Quality of schools	23.0	60.2	13.3	3.1	0.4	226
Health care services	20.9	58.7	14.8	3.5	0.9	227
Banking services	18.3	62.9	17.4	1.3	0.0	224
Job opportunities	17.1	36.8	42.2	3.9	0.0	228
Police and fire protection	16.2	76.8	5.3	1.3	0.4	228
Child care facilities	14.3	61.2	8.5	10.3	5.8	224
Opportunities for entertainment and recreation	9.3	61.5	25.2	2.2	1.8	226

Table 4. Farm operator and spouse opinions on quality of life in their communities

Opinions	Become better		Remained the same		Become worse	
	Op	Sp	Op	Sp	Op	Sp
			Percent			
Your family finances in past 5 years	63.3	62.0	20.1	19.5	16.6	18.6
Quality of life for your family in past 5 years	44.3	46.8	41.2	41.8	14.5	11.3
Overall economic condition of farmers in next 5 years	31.7	26.2	33.8	38.3	35.3	35.5
Likelihood you will continue to farm for at least the next 5 years	42.3	36.7	46.7	55.0	11.0	8.2
Your financial situation compared to farmers in your area	45.9	45.7	44.1	46.6	10.0	7.8
Your satisfaction with farming	37.0	32.0	42.7	51.1	20.2	16.9
"Neighboring" over the past 5 years	10.1	12.2	53.1	55.7	36.8	32.1
Neighbors helping each other over the past 5 years	11.5	12.7	56.2	60.9	32.3	26.4
Things you have in common with people in your community	14.5	13.6	71.5	71.9	14.0	14.5

Op = Operator (N=230)
Sp = Spouse (N=222)

Table 5. Farm family adjustments reported by operator as made in 1985-1989 because of financial need

Adjustments	Yes	No	Number of respondents
	Percent		
Postponed major household purchase(s)	58.1	41.9	229
Changed transportation patterns to save money	42.4	57.6	229
Cut back on charitable contributions	39.3	60.7	229
Used savings to meet living expenses	39.0	61.0	228
Changed food shopping or eating habits to save money	37.6	62.4	229
Spouse took off-farm employment	37.2	62.8	223
Postponed medical or dental care to save money	29.3	70.7	229
Reduced household utility use, such as electricity, telephone	28.5	71.5	228
Decreased money saved for children's education	27.1	72.9	221
Purchased more items on credit	24.1	75.9	228
Took off-farm employment	22.3	77.7	229
Sold possessions or cashed in insurance	21.4	78.6	228
Canceled or reduced medical insurance coverage	19.4	80.6	227
Let life insurance lapse	15.4	84.6	228
Borrowed money from relatives or friends	14.4	85.6	229
Fell behind in paying bills	13.7	86.3	227
Postponed children's education	5.0	95.0	221

Table 6. Off-farm employment of operator and spouse in 1988

Hours per week	Operator		Spouse	
	Number	Percent	Number	Percent
None	182	79.1	144	62.6
1-9	7	3.0	9	3.9
10-19	6	2.6	8	3.5
20-29	6	2.6	20	8.7
30-39	6	2.6	12	5.2
40 +	23	10.0	37	16.1
Average hours per week	34.4		30.7	
Average weeks per year	36.4		42.6	
Number of respondents	230		230	

Table 7. Changes in farm operation reported by farm operator--1984 and 1988

Changes	Increased	No change	Decreased
		Percent	
Acres owned	27.8	63.5	8.7
Acres rented	24.3	55.7	20.0
Total acres operated	36.1	44.8	19.1
Operator hours worked on farm	14.8	60.9	24.3
Percent family labor on farm	17.8	66.1	16.1

Table 8. Farm operators' report of risk reduction behaviors for 1984-1988 and behaviors planned for 1989-1993

Adjustments	Changes made 1984-1988		Changes planned 1989-1993		
	Yes	Number of respondents	Yes	Maybe	Number of respondents
	Percent		Percent		
Paid closer attention to marketing	90.1	222	73.7	7.5	213
Postponed major farm purchase	74.6	228	44.0	24.1	216
Kept more complete financial records	69.5	226	59.4	11.1	217
Reduced long-term debt	68.9	222	60.2	10.4	211
Reduced short-term debt	62.9	221	56.0	7.7	209
Bought crop insurance	52.2	226	34.0	12.1	215
Shared labor or machinery with neighbors	44.5	227	31.2	16.6	215
Diversified farm by raising livestock	40.1	222	29.4	13.1	214
Reduced expenditures for hired help	37.6	226	24.8	7.9	214
Bought additional land	27.0	226	19.9	25.5	216
Rented more acres	26.5	223	25.2	20.6	214
Reduced machinery inventory	26.0	227	19.4	13.0	216
Used futures markets to hedge prices	23.6	225	27.1	24.8	214
Diversified farm by adding new crops	22.9	227	14.5	39.1	220
Sought off-farm employment	21.3	225	16.4	9.8	214
Rented fewer acres	15.7	223	12.6	7.0	214
Changed from cash rent to crop share	14.6	226	11.6	10.2	215
Sold some land	11.6	225	3.7	7.9	214
Started a new business (not farming)	11.2	224	9.7	12.0	216
Transferred land back to lender	7.0	227	1.4	2.8	215
Sought training for new vocation	7.0	227	7.9	10.6	216
Retired from farming	4.4	225	8.4	18.6	215
Quit farming	4.0	223	5.6	18.2	214

Table 9. Farm operators' report of participation in government programs and their opinions on how helpful the programs were

Programs and laws	Participated			Did not participate				Number of respondents
	No help	Some help	A lot of help	Not needed	Did not qualify	Not available	Did not know about	
	Percent			Percent				
Federal government commodity programs (Feed Grain, Dairy Support)	4.8	36.8	48.7	6.6	2.2	0.0	0.9	228
Loans from FmHA	11.4	10.5	9.6	53.0	13.2	1.8	0.5	219
Federal All-Risk Crop Insurance	18.1	21.3	7.2	50.2	1.8	0.5	0.9	221
Conservation Reserve Program (CRP)	10.4	19.4	6.3	45.0	17.1	1.4	0.5	222
1988 Drought Assistance Act	13.5	14.0	5.9	43.2	22.1	0.9	0.5	222
Mental health counseling for yourself or family member	11.4	3.2	1.8	78.2	0.5	0.9	4.1	220
Chapter 11 bankruptcy (debt reorganization)	10.9	1.4	0.9	84.5	2.3	0.0	0.0	220
Vocational retraining/ education program for self or family member	11.5	1.8	0.9	76.0	3.2	1.8	4.6	217
Food stamps	10.8	0.9	0.9	77.5	9.9	0.0	0.0	222
Financial analysis or counseling by extension service	10.4	5.0	0.9	72.1	2.3	0.5	9.0	222
Farmer/lender mediation service	11.3	5.0	0.5	70.3	3.6	1.8	7.7	222
Chapter 12 (debt restructuring for farmers)	11.1	1.4	0.5	84.3	2.8	0.0	0.0	217
Fuel assistance	10.9	2.3	0.5	73.3	10.4	0.5	2.3	221
Income assistance (AFDC, SSI)	10.8	0.9	0.5	71.6	9.0	0.5	6.8	222
Job Partnership Training Act or other off-farm job search assistance program	11.8	1.8	0.0	75.0	1.4	2.7	7.3	220
Unemployment benefits	11.3	0.9	0.0	73.3	11.3	1.4	1.8	221

Table 10. Farmers' opinions on their information and training needs to continue farming in the next five years

Category	Need					Number of respondents
	None	Low	Moderate	High	Very high	
	Percent					
Marketing skills	11.8	13.2	36.8	24.1	14.1	220
Available government assistance	15.9	20.9	36.4	18.2	8.6	220
Bookkeeping and financial systems	21.5	19.6	34.2	16.9	7.8	219
Reducing production costs through low-input farming methods	8.2	11.8	44.5	27.7	7.7	220
Using new technologies as they become available	6.8	15.5	41.6	28.8	7.3	219
Using appropriate conservation techniques	13.6	23.6	42.3	15.9	4.5	220
Using new machines and chemical inputs to increase production	9.1	16.9	47.9	21.9	4.1	219
Diversifying farm operation by adopting new crops and livestock	26.0	23.3	35.2	11.9	3.7	219
Processing farm products on farm before selling	40.6	3.6	20.1	6.4	2.3	219

Table 11. Farm spouses' report on types of farm duties and changes in the amount of time spent on these duties

Duties	Perform these duties					Time spent on these duties			
	Always	Sometimes	Never	Not done	Number of respondents	Increased	Stayed the same	Decreased	Number of respondents
	Percent					Percent			
Household tasks and/or child care	95.0	2.7	0.5	0.0	218	22.4	66.3	11.2	205
Took care of a vegetable garden or animals for family consumption	66.2	23.7	7.8	2.3	219	10.9	67.7	21.4	201
Bookkeeping and maintained records	58.0	26.0	13.7	2.3	219	37.8	53.7	8.5	201
Ran farm errands	35.0	64.1	0.9	0.0	217	19.8	67.1	13.0	207
Worked at an off-farm job	23.9	35.8	33.0	7.3	218	26.8	54.6	18.6	186
Milked or cared for farm animals	16.5	45.9	21.6	16.1	218	15.7	47.8	36.5	178
Marketed farm products through wholesale buyers or directly to consumers	5.1	24.4	56.2	14.3	217	10.4	76.1	13.5	163
Supervised the farm work of others	5.0	40.2	47.0	7.8	219	7.9	79.1	13.0	177
Field work	4.2	59.3	28.7	7.9	216	13.0	57.5	29.5	193
Purchased major farm supplies and equipment	3.7	24.8	61.9	9.6	218	3.0	88.4	8.5	164

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Table 12. Farm spouses' opinions on family decision-making behavior

Decisions	Usually me	My husband or someone else	My husband and I or someone else	Decision has never come up	Number of respondents
			Percent		
Buy major household appliances	12.7	5.4	80.1	1.8	221
Buy or sell land	0.9	15.4	74.7	9.0	221
Rent more or less land	1.4	22.0	64.7	11.9	218
Buy major farm equipment	0.9	44.5	52.3	2.3	220
Determine when to sell agricultural products	0.9	53.2	44.1	1.8	220
Produce a crop or livestock	0.9	45.7	41.2	12.2	221
Try a new agricultural practice	0.9	55.9	34.1	9.1	220

Table 13. Farm spouses' report on frequency of life pressures

Pressures	Almost never	Occasionally	Daily	Does not apply	Number of respondents
			Percent		
Lacking control over weather and commodity prices	8.7	51.8	35.8	3.7	218
Problems in balancing work and family responsibilities	13.2	58.0	23.3	5.5	219
Indebtedness and debt-servicing problems	32.1	46.8	15.1	6.0	218
Adjusting to new government policies	17.1	64.8	7.9	10.2	216
Conflict with children	27.9	53.4	7.3	11.4	219
No farm help or loss of help when needed	28.6	47.7	6.4	17.3	220
Conflict with spouse	32.4	60.3	4.6	2.7	219
Insufficient support from spouse in farm or family duties	53.9	39.3	2.3	4.6	219
Difficulty with child care arrangements	24.4	21.7	0.9	53.0	217

Table 14. Coping strategies used by farm spouses

Coping strategies	Use a great deal	Use quite a bit	Use somewhat	Never use	Number of respondents
			Percent		
Participate in church activities	46.3	21.6	25.7	6.7	218
Remind myself that for everything bad about farming, there is also something good	22.1	39.2	30.4	8.3	217
Notice people who have more difficulties in life than I do	18.3	40.4	37.6	3.7	218
Put up with a lot as long as I make a living from farming	16.7	37.0	28.7	17.6	216
Make a plan of action and follow it	16.0	35.7	37.6	10.8	213
Become more involved in activities outside the farm	13.8	29.4	48.2	8.7	218
Tell myself that success in farming is not the only important thing in life	12.1	36.7	38.1	13.0	215
Wish that the situation would go away or somehow be over with	9.9	22.1	44.1	23.9	213
Try to keep my feelings to myself	9.7	18.1	50.9	21.3	216
Seek support from friends and/or relatives	7.4	23.1	50.5	19.0	216
Seek spiritual support from minister, priest or other	17.4	12.5	43.1	37.0	216
Don't expect to get much income from farming	7.1	12.8	39.3	40.8	211
Go on as if nothing is happening	6.0	23.6	45.4	25.0	216
Talk to someone who can do something concrete about the problem	5.2	12.3	41.0	41.5	212
Keep problems secret from others	4.2	15.3	49.1	31.5	216
Try to make myself feel better by eating, drinking, smoking, using medication, etc.	3.2	9.2	25.8	61.8	217
Refuse to think about it	1.9	6.5	51.9	39.8	216
Talk to a family counselor or other mental health professional	1.9	1.1	6.5	90.2	215

Table 15. Operator and farm spouse membership in farm and local organizations

Organizations/activities	Spouse				Operator			
	Member	Former member	Never member	Number of respondents	Member	Former member	Never member	Number of respondents
	Percent				Percent			
Any organization, such as National Farmers Organizations, Grange, Farm Bureau, National Farmers Union, Young Farmers and Farm Wives	28.4	11.8	59.7	211	38.5	18.8	42.7	213
Any women's branches of general farm organizations, such as Farm Bureau Women	7.0	6.1	86.9	213	0.6	3.1	96.3	161
Any commodity producers' associations, such as the American Dairy Association or National Wheat Producers Association	6.2	5.7	88.0	209	19.4	15.3	65.3	196
Any women's branches of commodity organizations, such as the Cattlewomen or the Wheathearts	6.5	4.6	88.9	216	4.9	2.4	92.7	164
Women's farm organizations, such as Women for Agriculture, American Agri-Women, or Women Involved in Farm Economics	1.4	4.2	94.3	212	0.0	0.0	100.0	167
Farm political action groups, such as a state Family Farm Movement or National Save the Family Farm Coalition	2.4	0.0	97.6	211	2.7	0.5	96.8	187
Local governing board, such as school board or town council	7.1	10.5	82.4	210	16.1	25.1	58.8	199
Marketing cooperative	9.6	3.4	87.0	208	19.6	12.6	67.8	199
Farm supply cooperative	2.5	4.3	70.7	208	41.6	11.3	44.1	204

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